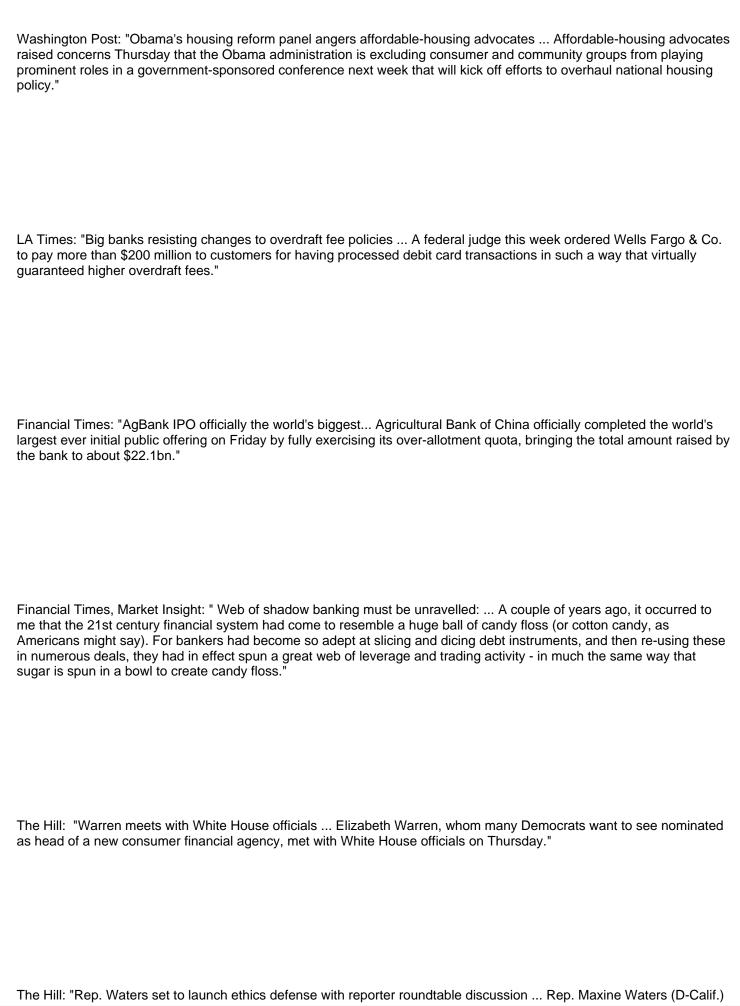
## FINANCIAL SERVICES REPUBLICAN MORNING CLIPS 8.13.2010

Wall Street Journal: "U.S. Plans More Aid for Jobless Homeowners After months of hovering near 50-year lows, mortgage rates have fallen even further, into uncharted territory and to a level lenders say is finally igniting more homeowner refinancing"
Wall Street Journal: "Treasury's New Idea for Laggard Banks: We'll Sit in at Your Meeting The U.S. wants to send Treasury employees to observe board meetings at banks that have consistently missed dividend or interest payments related to the government's financial-sector bailout."
Wall Street Journal: "Bair Guards FDIC Imprimatur Sheila Bair, the head of the Federal Deposit Insurance Corp., said her agency is reviewing the disclosures life insurers send to beneficiaries to determine if they mislead consumers about whether her agency backs their accounts."
Wall Street Journal: "Economists Want Policy Makers to Back Off Now Economists are getting more pessimistic about the strength of the U.S. recovery, but they don't think policy makers should do anything more to support it, according to the latest Wall Street Journal forecasting survey."
New York Times Op-Ed: "Paralysis at the Fed Ten years ago, one of America's leading economists delivered a stinging critique of the Bank of Japan, Japan's equivalent of the Federal Reserve, titled "Japanese Monetary Policy: A Case of Self-Induced Paralysis?" With only a few changes in wording, the critique applies to the Fed today."



will launch an aggressive defense against the ethics charges leveled against her in a sit-down discussion with reporters on Friday morning."	s